


Major Financial Aid Programs



Let KHEAA be your compass to many of the major state and federal student aid programs available to Kentuckians. They're divided into categories based on the type of aid: grants, scholarships, waivers, conversion scholarships/loans, loans, work-study, military benefits, national service and qualified state tuition programs. The required application for many of these programs is the FAFSA. This form is available online from at www.fafsa.ed.gov and from financial aid offices at participating schools. Online help in completing the FAFSA is available at http://studentaid.ed.gov/students/publications/completing_fafsa/index.html.

Due to the ever-changing climate of student financial aid, programs may be discontinued or their eligibility or awards changed. For the most up-to-date information, check the financial aid office of the school you plan to attend. For more information about KHEAA programs having the  symbol, call 800.928.8926 or visit www.kheaa.com. KHEAA awards millions of dollars each year to thousands of Kentucky students.

Grants

Chafee Independent Program Education Training Voucher

Eligibility: Kentucky student between 18 and 21 who left state foster care at or after age 18 or was adopted from state foster care at or after the age of 16. Student must be in good standing, either part-time or full-time, in a postsecondary program or be making satisfactory progress toward completion of a job training program. This award can be used for any expenses directly related to an educational or job training program not covered by other resources.

Awards: Maximum award is \$5,000 per year.

Application: Write to Fawn Conley, State Coordinator, Chafee Independence Program, 275 East Main Street, Mail Stop 3C-E, Frankfort, KY 40621, telephone 502.564.2147 or 800.232.5437, ext. 4497, e-mail fawn.conley@ky.gov.
Application deadlines: fall semester—July 1; spring semester—December 1.

College Access Program (CAP) Grant

Eligibility: Financially needy undergraduate Kentucky resident enrolled in an eligible school for at least six semester hours or equivalent quarter hours in an eligible course of study.

Awards: The maximum award for the 2005–2006 academic year is \$1,700. Eligible part-time college students will receive an amount calculated on \$71 per credit hour or \$47 per quarter hour.

Application: FAFSA.



Federal Pell Grant

Eligibility: Undergraduate student who holds no bachelor's or higher degree, has financial need and is a U.S. citizen or eligible noncitizen enrolled in an eligible school. Students enrolled in a postbaccalaureate teacher certificate or licensing program may also be eligible.

Awards: For the 2005–2006 school year, the award maximum is \$4,050.

Application: FAFSA.

Federal Supplemental Educational Opportunity Grant

Eligibility: Undergraduate student who holds no bachelor's or higher degree, has exceptional financial need and is a U.S. citizen or eligible noncitizen enrolled in an eligible school.

Awards: Up to \$4,000 each academic year depending on funding and financial need.

Application: FAFSA. Deadline set by the school.

Kentucky Tuition Grant (KTG)

Eligibility: Financially needy Kentucky resident enrolled full-time at an eligible Kentucky private college.

Awards: The maximum award for the 2005–2006 academic year is \$2,800.

Application: FAFSA.

Vocational Rehabilitation Assistance

Eligibility: A student with a physical or mental impairment that creates a substantial impediment to employment and can benefit in terms of employment from vocational rehabilitation services. The student should also need vocational rehabilitation in order to prepare for, get, engage in or retain employment. Academic aptitude and economic need should be demonstrated.

Awards: Partial payment of tuition and other services. Amount based on need and funding.

Application: Write to the Kentucky Office of Vocational Rehabilitation, Education Cabinet, 209 St. Clair Street, Frankfort, KY 40601; call 800.372.7172; or visit www.ovr.ky.gov.



Scholarships

Byrd Honors Scholarship

Eligibility: High school senior or GED holder who provides evidence of past academic achievement and the potential for continued academic success and is enrolled full-time in a postsecondary school for the following academic year. High school seniors must have a at least a 3.5 GPA, ACT score of 23 and recommendation from high school counselor. GED recipients must have at least a 2700 GED score and be recommended by their adult education provider.

Awards: \$1,500 a year.

Application: Contact guidance counselor or adult education provider for an application and deadline information or visit www.kheaa.com.

Commonwealth Scholars Program

Eligibility: Academically talented Kentucky students attending Kentucky's public colleges and universities. Eligibility requirements set by each school.

Awards: Varies

Application: Contact the school you plan to attend.

Early Childhood Development Scholarship

Eligibility: Kentucky residents and U.S. citizens, nationals or permanent residents enrolled in no more than 9 credit hours per academic term at a participating school. They must pursue an approved credential and work at least 20 hours weekly in a participating early childhood facility or an organization approved to offer training by the Cabinet for Health and Families. They cannot be eligible for state or federal training funds through Head Start or First Steps, cannot have any unpaid financial obligation to KHEAA and must agree to a service commitment.

Awards: Tuition, up to \$1,400 per year (July 1–June 30).

Application: Contact the Division of Early Childhood Development, 500 Mero Street, CPT - 1st Floor, Frankfort, KY 40601 or call 502.564.8341 or toll free 866.294.0135.

Application deadlines: fall semester—July 15; spring semester—November 15; summer semester—April 15.



Education at Work Scholarship

Eligibility: Must be a Kentucky resident; be enrolled in a Kentucky postsecondary school for fall 2005; have received services from one of these agencies in the past 3 years: Office for the Blind, Office of Employment and Training, Office of Career and Technical Education, Office of Vocational Rehabilitation and Kentucky Adult Education; and submit an application, two character reference letters and an essay.

Awards: \$500

Application: Contact Wynnee Hecker, Education Cabinet, 500 Mero Street, Third Floor, Capital Plaza Tower, Frankfort, KY 40601, 502.564.6606, ext. 128, e-mail WynneeJ.Hecker@ky.gov, website www.educationcabinet.ky.gov.

Kentucky Educational Excellence Scholarship (KEES)

Eligibility: A GED recipient is eligible for a bonus award only. To be eligible, a **GED recipient** must be a Kentucky resident who was not born before 1981; receive a GED diploma within five years of turning 18; take the ACT at a national test site; have a composite score of at least 15 on the ACT or at least 710 on the SAT; enroll in a participating college within five years of receiving the GED; and not be a convicted felon. Students pursuing a degree not available in Kentucky may be able to use a KEES award out-of-state. For more information about KEES, visit www.kheaa.com.

Awards: From \$36 to \$500 based on funding. To keep their awards for the second year, students must have at least a 2.5 cumulative GPA their first year. After that, they must have at least a 3.0 cumulative GPA to keep their full award. If their cumulative GPA is between 2.5 and 2.99, they get half their award. If their cumulative GPA is less than 2.5, they lose their award for the next year. They can regain their award if they bring their GPA back up to 2.5 or above.

Application: None. Students must take the ACT or SAT at a national test site and should arrange to have their scores reported to the college they plan to attend.

For more information, visit the Legislative Research Commission website, www.lrc.state.ky.us. In this section “school” includes state-supported colleges, universities and vocational schools.

Adopted and Foster Children

- Eligibility:** **KRS 164**—Must be a Kentucky student whose family receives state-funded adoption assistance under KRS 199.555, who is currently placed in foster care by the Cabinet for Families and Children or the Department of Juvenile Justice, who is in an independent living program funded by the Cabinet for Families and Children, who was in the custody of the Cabinet for Families and Children or the Department of Juvenile Justice prior to being adopted by a family that resides in Kentucky or who was in the custody of the Cabinet for Families and Children on his or her 18th birthday. Student must enter college or vocational school no more than four years after graduating from high school. Available to part-time and full-time undergraduate students. Out-of-state students meeting eligibility requirements at time of application to a Kentucky school may apply for a waiver of up to the cost of in-state tuition.
- Awards:** Tuition and mandatory student fee waiver at any public college for up to five years with satisfactory progress. If sum of tuition waiver and other student aid, except loans, from all sources exceeds total cost of attendance, the tuition waiver must be reduced by the amount exceeding the total cost of attendance.
- Application:** Financial aid office of the school you plan to attend or Fawn Conley, Chafee Independence Program, 275 East Main Street, 3 C-E, Frankfort, KY 40621, telephone 502.564.2147, ext. 4497, e-mail fawn.conley@mail.state.ky.us. Application deadlines: fall semester, July 1; spring semester, December 1.



Dependents of Deceased Employees Participating in State-Administered Retirement Systems

- Eligibility:** **KRS 164.2841**—Must be the child or nonremarried spouse of an employee participating in a state-administered retirement system who died of a duty-related injury. Must provide proof of relationship to the deceased and proof that the death was duty related.
- Award:** Waiver of any enrollment or tuition fees at a Kentucky public college or vocational school.
- Application:** Financial aid office of the school you plan to attend.

Dependents of Disabled Employees Participating in State-Administered Retirement Systems

- Eligibility:** **KRS 164.2842**—Must be the spouse or the child (over age 17 and under age 23) of an employee participating in a state-administered retirement system who was disabled due to a duty-related injury. Must provide proof of relationship and proof that the disability was duty related.
- Award:** Waiver of any enrollment or tuition fees at a Kentucky public college or vocational school for no more than 36 months.
- Application:** Financial aid office of the school you plan to attend.

Dependents of Deceased or Disabled Kentucky Law Enforcement Officers and Firefighters

- Eligibility:** **KRS 164.2841**— Must be the child or nonremarried spouse of a person who was a Kentucky resident on becoming a law enforcement officer, firefighter or volunteer firefighter and who was killed while in active service or training for active service or who died as a result of a service-connected disability after June 30, 1989; be enrolled in a state-supported school; and provide proof of relationship and circumstances of death.
- Award:** Full tuition and enrollment fees. This waiver can be used in addition to other scholarships; any balance may be applied toward incidental expenses and/or may be returned to the recipient.
- Eligibility:** **KRS 164.2842**—Must be the nonremarried widow or widower or child (over age 17 and under age 23) of a permanently and totally disabled law enforcement officer, firefighter or volunteer firefighter injured while in active service or in training for active service while a resident of Kentucky; be enrolled in a state-supported school; and provide proof of relationship and the disability.
- Award:** Full tuition and enrollment fees for up to 36 months.
- Application:** Financial aid office of the school you plan to attend; write to the Kentucky Fire Commission, 2750 Research Park Drive–Barn Annex, P.O. Box 14092, Lexington, KY 40512; or call 800.782.6823.



Dependents of Deceased or Totally Disabled Kentucky Veterans

- Eligibility:** **KRS 164.505**—Must be the child, stepchild or nonremarried spouse of a serviceman or woman who was a Kentucky resident when he or she entered military service and who was killed while in service or died of a service-connected disability. Student must provide documentation of relationship, the parent's or spouse's military service and the cause of death. If the student also receives a scholarship payable to the school, the scholarship must be applied to incidental expenses and any balance returned to the student if the terms of the scholarship allow.
- KRS 164.507**—Must be the child or stepchild under the age of 23 or the nonremarried spouse of a deceased veteran who was a resident of Kentucky or married to a resident of Kentucky at the time of death and who served in the U.S. Armed Forces during a national emergency, war declared by Congress or action of the United Nations or who was killed on active duty or died of a service-connected disability acquired while on active duty. Student must provide documentation of relationship, the parent's or spouse's military service and the cause of death. A stepchild must have been a member of the veteran's household when the veteran died. If the student also receives a scholarship payable to the school, the scholarship must be applied to incidental expenses and any balance returned to the student if the terms of the scholarship allow.
- KRS 164.512**—Must be the disabled child of a veteran who acquired the disability as a direct result of the veteran's service. The child claiming benefits must have acquired a disability determined by the U.S. Veterans Administration as compensable. Must document the parent-child relationship. The member of the National Guard or Reserve Component veteran must have served on state active duty, active duty for training, inactive duty or on active duty with the Armed Forces of the United States, and the discharge must have been under honorable conditions. The veteran must be a resident or, if deceased, must have been a resident of Kentucky.

KRS 164.515—Must be the child or stepchild under the age of 23 or the spouse of a permanently and totally disabled member of the Kentucky National Guard or Reserve Component injured while on state active duty, active duty for training or inactive duty training; or a permanently and totally disabled war veteran; or a 100% service-connected disabled veteran regardless of wartime service; or prisoner of war or member of the Armed Services declared missing in action. A living veteran must be rated permanently and totally disabled for pension purposes or 100% disabled for compensation purposes by the U.S. Veterans Administration or the Department of Defense. If the veteran is deceased, the claim to benefits is to be based on the rating held by the veteran at the time of death. If a prisoner of war or missing in action, the veteran must have been declared as such by the Department of Defense. Members of the Kentucky National Guard must be rated permanently and totally disabled as provided in KRS Chapter 342. Must document the veteran's service and rating.

Awards: Tuition waiver at any state-supported school.

Application: Contact the Veterans Affairs Office of the school you plan to attend; write to the John Kramer or Jennifer Waddell, Kentucky Department for Veterans Affairs, 545 South Third Street, Room 123, Louisville, KY 40202; call 502.595.4447 or toll free 800.928.4012; or e-mail johnw.kramer@ky.gov or jennifer.waddell@ky.gov.



Senior Citizens

Eligibility: **KRS 164.284**—Kentucky resident age 65 or older who plans to attend a participating Kentucky public college. If classes are full, the college may deny admission.

Awards: Waiver of tuition and fees.

Application: Contact the college you plan to attend.

School	Administrator	Address	Telephone
Ashland Community and Technical College ¹	Sherri Apostolon	1400 College Drive Ashland, KY 41101	606.329.2999
Big Sandy Community and Technical College ⁴	Jenny Dearden	One Bert T. Combs Drive Prestonsburg, KY 41653	606.886.3863, ext. 326
Eastern Kentucky University ²	Lisa Lerd	521 Lancaster Avenue Richmond, KY 40475	800.262.7493 or 859.622.8032
Elizabethtown Community and Technical College ²	Dale Buckles	600 College Street Road Elizabethtown, KY 42701	270.769.2371, ext. 231
Hazard Community and Technical College ²	Carla Sills	1 Community College Drive Hazard, KY 41701	606.436.5721 606.487.3072
Henderson Community College ³	Mike Knecht	2660 South Green Street Henderson, KY 42420	270.827.1867
Hopkinsville Community College ²	Kevin Felton or C. J. Newcomb	720 North Drive Hopkinsville, KY 42240	270.886.3921, ext. 6138
Jefferson Community College ²	Angela Johnson	109 East Broadway Louisville, KY 40202	502.213.5333
Kentucky State University ⁴	Roberta Mason	400 East Main Street Frankfort, KY 40601	502.597.5611 or 597.5614
Lexington Community College ²	Runan Pendergrast	Cooper Drive Lexington, KY 40506	257.4872, ext. 4193
Madisonville Community College ²	Heather Roy	2000 College Drive Madisonville, KY 42431	270.821.2250
Madisonville Community College ²	Aimee Bullock	406 West Everly Brothers Boulevard Central City, KY 42330	270.824.8696
Maysville Community and Technical College ²	Leslie McCord or Penny Hickman	1755 U.S. Highway 68 Maysville, KY 41056	606.759.7141, ext. 6179, 6174
Morehead State University ²	Jessica Adkins	University Boulevard Morehead, KY 40351	800.585.6781
Murray State University ²	Sonya Goggin	200 Sparks Hall Murray, KY 42071	270.762.4227
Northern Kentucky University ²	Admissions Office	University Drive Highland Heights, KY 41099	800.637.9948
Owensboro Community and Technical College ²	Bernice Ayers	4800 New Hartford Road Owensboro, KY 42303	270.686.4412
Somerset Community College ⁴	Gia Potter	808 Monticello Street Somerset, KY 42501	606.679.8501
Southeast Community College ²	Veria Baker	700 College Road Cumberland, KY 40823	606.589.2145, ext. 2108
University of Kentucky ⁵	Judy Henselman	658 South Limestone Street Lexington, KY 40506	859.257.2656
University of Louisville ²	Don Barnett	Bursar's Office, U of L Louisville, KY 40292	800.334.8635 or 502.852.6892
West Kentucky Community and Technical College ²	Lisa Stephenson	P.O. Box 7380 Paducah, KY 42002	270.554.9200 3xt. 326
Western Kentucky University ²	Brookie Henry	1 Big Red Way Bowling Green, KY 42101	270.745.5370

¹ Counselor registration procedure

² Normal registration procedure

³ Handled through coordinator registration procedure

⁴ Directly through counselor registration procedure

⁵ Donovan registrar registration procedure

Conversion Scholarships/Loans

Environmental and Public Protection Cabinet Scholarship

Eligibility: Student enrolled in a Kentucky university at the junior, senior or postgraduate level and pursuing a course of study of critical need to the Department for Environmental Protection. Recipients will work for the sponsoring department following completion of degree requirements.

Awards: Varies

Application: Write to the Kentucky Water Resources Research Institute, University of Kentucky, 233 Mining and Minerals Building, Rose Street, Lexington, KY 40506-0107 or call 859.257.1299. Application deadline is February 15. For more information, contact the Department for Environmental Protection, 14 Reilly Road, Frankfort, KY 40601.

Kentucky Nursing Incentive Scholarship

Eligibility: Kentucky resident in an approved nursing program who agrees to work full-time as a nurse in Kentucky one year for each year funded. For prelicensure nursing programs, students must complete at least 15 credit hours per academic year of published nursing program requirements; for the graduate nursing program, students must complete at least 9 credit hours per academic year of published nursing program requirements. Students must keep a minimum GPA. Scholarship must be repaid if program or work requirement is not met.

Awards: Varies

Application: Contact Richelle Livers, Kentucky Board of Nursing, 312 Whittington Parkway, Suite 300, Louisville, KY 40222-5172; e-mail richeller.livers@ky.gov; or print from kbn.ky.gov/education/nisf. Applications must be postmarked January 1 to June 1.



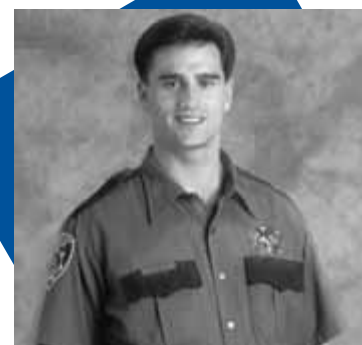
Kentucky Police Corps Scholarship

Eligibility: Full-time college junior and senior attending a four-year accredited college or university. Applicants must demonstrate good character and sincere dedication to public service; undergo a background check, medical examination, psychological exam, drug screen test, written test, polygraph test, physical fitness test and oral review; and attend a residential Police Corps Basic Training program. The graduate commits to four years of service with a Kentucky law enforcement agency assigned to community patrol. Recipients who do not fulfill requirements must repay the scholarship with interest.

Awards: Up to \$3,750 per year up to a total of \$15,000. An additional stipend of up to \$8,000 during training. Number of awards varies.

Application: Visit docjt.jus.state.ky.us/pcorps/index2.html; contact the Kentucky Police Corps, Criminal Justice Training, Funderburk Building, 521 Lancaster Road, Richmond, KY 40475; or call 859.622.2213 or toll free 866-KYCORPS.

(Final federal decision regarding the continuation of this program wasn't determined before publication of this book. Please contact the Kentucky Police Corps to find out if scholarship is still in effect.)



Kentucky Transportation Cabinet Civil Engineering Scholarship

Eligibility: Kentucky resident or Kentucky high school graduate with ACT of at least 24 and civil engineering student attending or planning to attend the University of Kentucky, University of Louisville, Kentucky State University, Western Kentucky University or any Kentucky community college. Recipient must agree to work for the Kentucky Transportation Cabinet one year for each year on scholarship.

Awards: Semester stipends (freshman/sophomore receive \$4,000 gross pay each semester; junior/senior receive \$4,400 gross pay each semester) and possible summer employment.

Application: Contact the school you plan to attend or visit www.transportation.ky.gov/highways/scholarship.asp. Application deadline is March 1.



KHEAA Teacher Scholarship

Eligibility: Highly qualified, financially needy Kentucky resident enrolled or accepted for enrollment as a full-time student and seeking initial teacher certification. Recipients who do not fulfill requirements must repay the scholarship plus 6 percent interest.

Awards: Juniors, seniors, postbaccalaureate or graduate students can receive up to \$6,250 per year (\$2,500 for fall semester, \$2,500 for spring semester and \$1,250 for summer classes). If funds remain, freshmen and sophomores can receive up to \$1,575 (\$625 for fall, \$625 for spring and \$325 for summer).

Application: FAFSA and a Teacher Scholarship application, available at www.kheaa.com/prog_tchschl.html. Application must be postmarked by May 1, and need analysis data from the FAFSA must be received by KHEAA by May 1. FAFSA data is automatically sent to KHEAA by the processor.



Minority Educator Recruitment and Retention (MERR) Scholarship

Eligibility: Kentucky resident who is a member of an ethnic minority as defined by the federal government, maintains a 2.5 GPA, declares teacher education as the major area of study and is a full-time undergraduate or graduate pursuing an initial teaching certificate. Recipients who do not fulfill requirements must repay the scholarship plus 6 percent interest.

Awards: Up to \$5,000 each academic year

Application: Write to Barbara Slatter, Division of Educator Recruitment and Retention, Kentucky Department of Education, 500 Mero Street, Frankfort, KY 40601; call 502.564.1479; or contact a MERR Scholarship Coordinator at any state-supported university in Kentucky. Application deadline set by the college.

Osteopathic Medicine Scholarship

- Eligibility:** Kentucky resident accepted for enrollment into the Pikeville College School of Osteopathic Medicine. Recipients who do not fulfill requirements must repay the scholarship plus 6 percent interest.
- Awards:** Equal to the difference between the average amount charged for in-state tuition at the state medical schools and that charged at Pikeville College School of Osteopathic Medicine.
- Application:** Write to Teresa Jones, Financial Aid, Pikeville College School of Osteopathic Medicine, 147 Sycamore Street, Pikeville, KY 41501 or call 606.218.5400. Application deadline is July 1.



Loans

Federal Perkins Loan

- Eligibility:** Student who has exceptional financial need and is a U.S. citizen or eligible noncitizen enrolled at an eligible school pursuing a degree or certificate.
- Awards:** \$4,000 annual maximum for undergraduate students, \$6,000 for graduate students. The maximum cumulative undergraduate amount is \$20,000 for undergraduates (\$8,000 for students who are not yet juniors). Graduate students can get up to another \$20,000 for a maximum of \$40,000.
- Application:** FAFSA. Application deadline set by the school.

Federal Stafford Loans (FFELP)

- Eligibility:** A U.S. citizen or eligible noncitizen enrolled or accepted for enrollment at least half-time in an eligible certificate or degree program at an eligible school. Student must show financial need for a subsidized loan but not for an unsubsidized loan.
- Awards:** The Federal Stafford Loan amount for an academic period cannot exceed the cost of attendance (as determined by the school) minus the student's estimated financial aid and, if the loan is a subsidized Stafford Loan, expected family contribution. The amount received can't exceed the loan limits for an academic year based on the student's dependency status and grade level. The interest rate changes every July 1 but can't be higher than 8.25 percent. The federal government pays the interest on a subsidized loan until the student begins repayment. The student can pay the interest on an unsubsidized loan while in school or have it added to the principal.

The current loan limits are:

Grade Level	Dependent Student	Independent Student
First Year	\$2,625	\$ 6,625
Second Year	\$3,500	\$ 7,500
Each Remaining Year of Undergraduate Study	\$5,500	\$10,500
Each Year of Graduate/Professional Study	\$8,500	\$18,500

- Application:** FAFSA and the Federal Stafford Loan Master Promissory Note (MPN). The MPN can be submitted and signed electronically through KHEAA's eSign process. A paper MPN can be obtained from the lender or a financial aid office. Contact the school to see if it prefers an electronic or paper MPN.

Federal PLUS Loan (FFELP)

- Eligibility:** Any parent or stepparent of a dependent student enrolled or accepted for enrollment at least half-time in an eligible program at an eligible school.
- Awards:** The maximum loan amount equals the cost of education minus other financial aid received. The interest rate changes every July 1 but can't be higher than 9 percent on new loans.
- Application:** FAFSA and PLUS Loan application. For a PLUS Loan application, contact a participating lender or the financial aid office; write to KHEAA, P.O. Box 798, Frankfort, KY 40602-0798; or call toll free 800.928.8926.

Some schools participate in the Federal Direct Student Loan Program instead of the Federal Family Education Loan Program administered by KHEAA. Direct Stafford and PLUS Loans have the same eligibility and award criteria as FFELP loans. If your school is a Direct Loan school, contact the financial aid office for information about how to apply.

Nursing Student Loan

- Eligibility:** U.S. citizen, national or lawful permanent resident enrolled at least half-time in a nursing program and having financial need.
- Awards:** Varies. Schools determine how much aid a student needs. The interest rate is 5 percent.
- Application:** Contact the financial aid office. Deadline set by the school. For more information, visit <http://bhpr.hrsa.gov/dsa>.



Primary Care Loan

- Eligibility:** U.S. citizen, national or lawful permanent resident who is enrolled in a college of allopathic or osteopathic medicine, has financial need and agrees to enter and complete residency training in primary care within four years after graduation and practice in primary care for the life of the loan.
- Awards:** The maximum award for first- and second-year students is cost of attendance. Third- and fourth-year students can get more. The interest rate is 5 percent during repayment unless the student fails to enter and complete a residency in primary health care. The interest rate becomes 18 percent at the date of noncompliance.
- Application:** Contact the financial aid office. Deadline set by the school. For more information, visit <http://bhpr.hrsa.gov/dsa>.

Work-Study

Federal Work-Study

- Eligibility:** Student who has financial need and is a U.S. citizen or eligible noncitizen enrolled in an eligible school pursuing a degree or certificate.
- Awards:** Student must be paid at least the current federal minimum wage. Maximum earnings cannot exceed total cost of education minus other financial aid received.
- Application:** FAFSA. Application deadline is set by the school.

KHEAA Work-Study

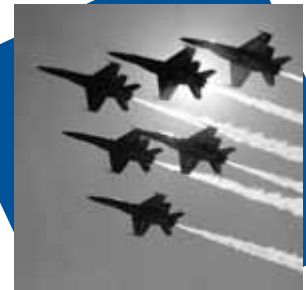
- Eligibility:** Kentucky resident attending a participating school at least half-time. Student's employment must be career related, and priority is given to undergraduates.
- Awards:** Student must be paid at least the current federal minimum wage. Maximum earnings cannot exceed total cost of education minus other financial aid received.
- Application:** Contact the KHEAA Work-Study Program Coordinator at the school.

Military Benefits

Most branches of the military offer some type of tuition assistance that lets active duty members take courses at civilian colleges during their off-duty hours. In addition, military training can sometimes count toward college credit. After they finish active duty, veterans can take advantage of the Montgomery GI Bill to attend college. Local armed forces recruiting offices can provide detailed information about educational opportunities through the military.

Kentucky Air National Guard Education Assistance

- Eligibility:** High school graduate or GED holder and current member of the Kentucky Air National Guard.
- Awards:** Through the Montgomery GI Bill, students receive up to \$288 each month toward an undergraduate degree. They can attend the college of their choice and receive up to 36 months of benefits to a maximum of \$10,368. The Montgomery GI Bill Kicker offers an additional \$350 each month for selected critical career fields and is also paid for a total of 36 months. Students receive credit for their military schooling through the Community College of the Air Force, which is transferable to many colleges in Kentucky. Starting pay for one weekend of monthly training is between \$172 and \$180.92. Kentucky Air Guard membership offers a 100 percent tuition award program to state-supported schools if funds are available.
- Application:** Call the Kentucky Air National Guard representative at 502.364.9604 or toll free 800.892.6722.



Kentucky Army National Guard Federal Tuition Assistance

- Eligibility:** Must be a Guard member with satisfactory standing; complete basic and advanced individual training; and attend an approved accredited school to pursue a vocational, associate, bachelor or graduate program.
- Awards:** Tuition up to \$250 per semester hour not to exceed cap.
- Application:** Write to Education Services Office, Boone National Guard Center, 100 Minuteman Parkway, Frankfort, KY 40601; or call 502.607.1342.

Kentucky National Guard Montgomery GI Bill

- Eligibility:** Guard member with six-year obligation who is a high school graduate or GED holder and completes basic and advanced individual training.
- Awards:** Students receive up to \$288 each month for full-time enrollment in a Veterans Administration-approved vo-tech, undergraduate or graduate degree program for up to 36 months. Total amount of benefits over 14 years of eligibility is \$10,368.
- Application:** Call the Education Services Office for the Kentucky National Guard at 502.607.1342.

Kentucky National Guard Montgomery GI Bill Kicker

- Eligibility:** Newly enlisted Guard members with no prior service, current members with three years of service and active-duty members who join the Guard within 30 days of discharge and enlist or extend in a qualifying unit for at least six years qualify for the reserve component Montgomery GI Bill.
- Awards:** Up to \$200 each month as a full-time student enrolled in a program approved for VA benefits; \$350 each month is available for soldiers participating in an officer-commissioning program such as ROTC or OCS. All soldiers must meet eligibility in their unit, MOS and ASVAB scores.
- Application:** A Montgomery GI Bill Kicker Contract is available through the recruiting and retention office at the unit, the Military Entrance Processing Station or by calling the Education Services Officer at 502.607.1342.



Kentucky National Guard Tuition Award

- Eligibility:** Active member of the Kentucky National Guard. Member must maintain all minimum standards, be eligible for all positive personnel actions and have completed basic training or its equivalent.
- Awards:** Up to or equal to in-state tuition of full- or part-time study at any Kentucky state-supported college as long as funds are available.
- Application:** Contact the Kentucky National Guard, Boone National Guard Center, 100 Minuteman Parkway, Frankfort, KY 40601.

Reserve Officers Training Corps (ROTC) Scholarships

Air Force ROTC

Eligibility: High school senior or graduate. Students pursuing technical degrees are targeted. Based on individual merit, not financial need. Four-year scholarships may be lengthened to five years in certain academic majors and programs. The Air Force also offers scholarships to individuals who are already in college. These scholarships cover one to three years of a bachelor's degree program in certain engineering and science majors as well as in other categories such as premedicine.

Awards: Varies

Application: Contact the Department of Aerospace Studies at the school you plan to attend. For further information, call 800.522.0033, extension 2091; write to HQ AFROTC/DOR, 551 East Maxwell Boulevard, Maxwell AFB, AL 36112-6106; or visit www.afrotc.com.



Army ROTC

Eligibility: Entering freshman who has a minimum 1100 SAT or 24 ACT composite score; has good high school grades; participates in leadership, extracurricular and athletic activities; and pursues an approved academic major.

Awards: May be worth up to \$68,000, paying for college tuition and on-campus education fees and providing an additional allowance for textbooks, supplies and equipment. Receive up to \$4,000 per year in spending money.

Application: Contact the Military Science Department of the school you plan to attend; write to Army ROTC, P.O. Box 3279, Warminster, PA 18974-9872; call toll free 800.USA.ROTC; or visit www.goarmy.com/rotc.

Naval ROTC

Four-Year Scholarship

Eligibility: Must be U.S. citizen at least 17 years of age by September 1 of the year starting college and less than 23 on June 30 of that year. Applicants with previous active duty service may be eligible for age waivers. The minimum SAT scores for the Navy option are 520 math and 530 verbal. The minimum ACT scores are 22 math and 22 English. The minimum SAT scores for Marine option is a composite score of 1000. The minimum ACT scores for Marine option are a composite score of 45 for English and math. Must meet physical requirements for the NROTC Program (physical required).

Awards: Tuition, fees, book allowance, uniforms and a \$250 monthly allowance with increasing amounts yearly.

Application: Contact your local Navy Recruiter; call 1.800.USA.NAVY or 1.800.NAV.ROTC; e-mail PNSC_NROTC.scholarship@navy.mil; or visit <https://www.nrotc.navy.mil>. Application booklet or electronic application must be submitted by January 20.

Two-Year Scholarship

Eligibility: Must be a U.S. citizen at least 17 years of age and under 27 years of age on June 30 of the year an applicant expects to graduate and complete NROTC training requirements. Applicants with prior active duty service may be eligible for a waiver. Must be a college sophomore with a minimum GPA of 2.5. One year (two semesters or three quarters) of differential and integral calculus of one real variable with grades of C or better is required (pre-calculus does not meet this requirement). Must meet physical requirements for the NROTC Program (physical required).

Awards: Tuition, fees, book allowance, uniforms and \$350 monthly allowance in the junior year, increasing to \$400 in the senior year.

Application: Contact nearest NROTC unit or call 1.800.NAV.ROTC, ext. 2-9380, 2-9381 or 2.9563. Application deadline is March 15.

National Service

AmeriCorps

- Eligibility:** U.S. citizen or permanent resident alien age 17 or older who performs national community service before, during or after college.
- Awards:** Up to \$4,725 for each year of service (maximum of two awards) to pay current or future education expenses or repay federal student loans. Award is nontransferrable and must be used within seven years.
- Application:** Contact the Corporation for National and Community Service, 1201 New York Avenue, NW, Washington, DC 20525; call toll free 800.942.2677; or apply online at www.americorps.org.

Qualified State Tuition Programs



Kentucky Education Savings Plan Trust



Description: Helps families save for their children's higher education. Deposits can be as small as \$15 if made through payroll deduction, and the Trust offers investment options designed to help families meet future higher education costs. Account earnings are exempt from Kentucky taxes, and any withdrawal used for qualified college expenses is free of federal income taxes until at least 2010. Account savings can be used at any qualified college in the nation, including vocational and technical schools, to pay for tuition, fees, books, supplies and certain room and board costs.

Information: To request more information, call toll free 877.KY TRUST (877.598.7878) or visit www.kysaves.com.



Kentucky's Affordable Prepaid Tuition (KAPT)



Description: Allows Kentuckians to contribute to a child's prepaid tuition account, which can be used at any accredited college in the country. Depending on which KAPT plan is purchased, the program guarantees to pay tuition at Kentucky's public colleges or universities or average tuition at Kentucky's private colleges and universities in exchange for early tuition purchase by lump sum or monthly payments. The accounts create a state trust fund that makes long-range investments so the earnings exceed the inflationary rise of college tuition.

Information: Contact KHEAA, P.O. Box 798 Frankfort, KY 40602-0798; call 888.919.KAPT (5278); or visit www.getKAPT.com.

